

## REMARKS

Claims 1-19 are pending in this application. By this Amendment, claims 17-18 have been amended. Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed.

Reconsideration in view of the above amendments and following remarks is respectfully requested.

In the Office Action, claims 1-10 and 13-19 are rejected under 35 U.S.C. 102(e) as being anticipated by Korman et al. (US 6,308,887), hereinafter “Korman”; and claims 11-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman. Applicants respectfully submit that the claimed subject matter is allowable for the reasons that follow.

With regard to independent claims 1, 4, 6-7, 13 and 17-18, Applicants submit that Korman does not disclose each and every feature of the claimed invention. For example, Korman does not disclose that an automated teller machine is “managed by a predetermined managing financial institution” of a plurality of financial institutions, with which the automated teller machine is used for transactions. (Claim 4 of the current invention; *see also* claim 6.) Rather, in Korman, all the Super-ATMs are controlled by the host computer, and the Super-ATMs are not used for transactions with the host computer. (*See* FIG. 3.) In Korman, a Super-ATM is used for transactions with the remote terminals, but none of the remote terminals manages the Super-ATM. (*See* *Id.*) Korman discloses “the Super-ATM PC contacting a remote terminal directly” (col. 10, lines 12-13), but such a direct contact lacks other features of the claimed invention, such as an ATM used for transactions with “a plurality of financial institutions” through the relay center (i.e., indirectly contact). (Claims 4 and 7)

In addition, because Korman does not include an ATM “managed by a predetermined managing financial institution” for transactions with “a plurality of financial institutions[,]” Korman also does not include a counter in a relay center to be updated “based on said transaction request message and said transaction response message.” (Claim 17). In Korman, the host computer only acts as a middle-man between a Super-ATM and a remote terminal, and does not include a counter to count, e.g., balances among and between different remote terminals. Because the Super-ATMs of Korman are not managed by a specific remote terminal, Korman also does not include “a settlement among the plurality of financial institution systems.” (Claim 18). As in Korman, none of the Super-ATMs performs transaction for one remote terminal, e.g., withdrawal of cash, using resources of another different remote terminal, e.g., cash reservoir. As such, Korman does not disclose a settlement procedure.

Moreover, Korman does not disclose “identifying an associated financial institution, with which a transaction is to be conducted, based on said account identifying medium inserted into said automated teller machine[.]” (Claim 1, emphasis added; similarly claimed in claims 4, 6-7, 13 and 17). Rather, a user of Korman identifies a remote terminal to do business with “by navigating the user menus that are displayed on the Super-ATM monitor.” (Col. 7, lines 59-61, emphasis added).

Furthermore, Korman does not disclose “receiving menu screen information through a network, the menu screen information being created by each of a plurality of financial institutions[.]” (Claim 13, emphasis added). Rather, the Super-ATM of Korman has only one set of user menus for all the remote terminals and a user navigates the menus to select a remote terminal to do transactions with. In contrast, in the claimed invention, each financial institution creates its own menu screen information.

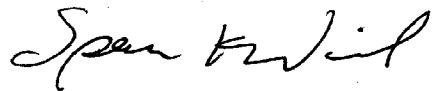
Furthermore, with regard to claim 6, the claimed invention differentiates “an associated financial institution and a non-associated financial institution on a display of an automated teller machine[.]” Specifically, the claimed invention includes “if a card for said associated financial institution is accepted, … displaying a menu screen unique to said identified financial institution on said display; and if a card for said non-associated financial institution is accepted, displaying a menu screen for a non-associated financial institution created by said managing financial institution on said display.” (Claim 6). Korman does not differentiate between an associated financial institution and a non-associated financial institution. Rather, Korman includes only one set of menus for a user to navigate to select a remote terminal.

In view of the foregoing, Korman does not anticipate the claimed invention. The above arguments also apply to claim 11, as claim 11 includes, *inter alia*, “identifying a financial institution based on an account identifying medium[.]” Applicants submit that Korman does not suggest this feature of claim 11 as the Super-ATMs of Korman are controlled by the host computer, and display user menus for a user to select a remote terminal. Korman does not include any suggestion or motivation to use different mediums for different remote terminals. Different mediums are incompatible with the principles of operation of Korman.

In view of the foregoing, Applicants submit that the claimed invention is allowable, and respectfully request withdrawal of the rejections. The dependent claims are believed allowable for the same reasons stated above, as well as for their own additional features.

Applicants respectfully submit that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number listed below.

Respectfully submitted,



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